

HELP!
A Directory of Housing Resources

CITY SERVICES

NAME	PHONE	PURPOSE
Better Housing Commission	757-5204	Enforces City codes on housing quality and safety, litter, garbage, and abandoned vehicles. If violations aren't remedied, may cite to court & fine.
Chattanooga Housing Authority	752-4893	Administers public housing developments and Section 8 program .
Chatt. Neighborhood Enterprise	756-6201	(See Home-buying)
Environmental Health Dept. (Hamilton County)	209-8110	Enforces state law on safety and health of buildings in Hamilton County (outside city limits). Inspects outside only (septic tanks, animals or junk that can be seen from the street).
Office of Community Development	757-5133	
Office of Neighborhood Services	757-5277	Helps neighborhoods plan progress and clean-up. Administers Better Housing Commission. Advises on discrimination and renter rights. Publishes Rentwise! handbook for landlords and tenants.
Public Works Action Line	757-5300	Handles brush and trash; furniture pick-up by appointment. Storm water problems.
Regional Planning Agency	757-5216	Zoning office 209-6677

COUNSELING

NAME	PHONE	PURPOSE
Dismas House	266-1888	All services for ex-offenders; housing.
Housing Info Line	267-5223	Comprehensive housing info and referral on landlord/tenant rights and responsibilities; public/subsidized/elderly/disabled housing in TN and N.GA; trains groups on housing solutions/resources. Counsels first-time buyers on loan qualifying (over-the-phone, anonymous).

Homeless Health Care Center	265-5708	All-purpose counseling and referral (medical, employment, housing).
Family and Children's Services	755-2870	Comprehensive social services; family and individual therapy, group homes.
DISCRIMINATION		
NAME	PHONE	PURPOSE
Housing Info Line	267-5223	(see Counseling)
Office of Neighborhood Services	757-5277	(see City Services)
TN Human Rights Commission (Nash.)	1-800-325-9664 (Chatt.) 634-6837	Enforces housing discrimination laws.
U.S. Dept. of Housing and Urban Development (HUD--Knoxville)	1-423-545-4379	Fair Housing Office investigates and conciliates (or prosecutes) discrimination complaints.
DISABLED and ELDERLY HOUSING		
NAME	PHONE	PURPOSE
CADAS	756-7644	Alcohol/drug treatment program.
Chattanooga Housing Authority	756-4893	Handicapped units.
Chattanooga Human Services Dept.	757-5541	Adult Protective Services, Emergency housing; weatherization for elderly.
Family & Children's Services	755-2870	Elderly Services Dept. provides lists of nursing homes and assisted living centers, homemaker and other services for elderly/disabled; finder service for minorities seeking nursing homes (MAPS program).
Fortwood Mental Health Center	266-6751	Referral and advocacy on full spectrum of housing for mentally ill in Ham. Co. Provides list of approved mental health boarding homes.
HUD-subsidized housing for elderly and disabled.	Call Housing Info Line (267-5223) for list.	These privately-owned complexes charge one-third of income for rent/utilities.

Johnson Mental Health Center	870-9033	Non-profit center for mentally ill provides apts., group homes, and house-finding help for out-patient clients. Group homes for troubled youth.
Tri-State Disability Resource Center	892-4774	Info/referral for TN and GA disabled. Consumer advice on ramp construction, adaptive equipment. Can provide gov't specs on accessibility.

FINANCIAL HELP (Very Limited)

NAME	PHONE	PURPOSE
Chattanooga Human Services	757-5541	Help with rent/ utilities/mortgage for qualified people once a year. Weatherization Program for low-income owners and renters.
Hamilton County Social Services/Emergency Assistance	209-6833	Limited assistance for qualified people in rural Ham. Co. with rent, mortgage, utilities, food, medicine.
Energy/utility Assistance	(see First Call For Help).	
First Call For Help	265-8000	(In GA and AL 1-800-635-0444.) A service of United Way. Information and referral to all types of social service agencies in TN, GA and AL. (20 counties).

Miscellaneous Charities that may contribute to good cause:

Metropolitan Ministries	266-1408
Ladies of Charity	698-2606
Inner-City Ministries	698-3178
Hope for Chatt.	698-4733
Good Neighbors	266-1772
Pilgrim Congregational	698-5682
Northside Neighborhood House	267-2217

Private Industry Council	757-5013	Job training & placement.
Tennessee Dept. of Human Services	634-6200	Basic social services (Families First, food stamps, TennCare, Protective Services, Vocational Rehab, Day Care, Job Search).

HOME BUYING

NAME	PHONE	PURPOSE
Chattanooga Neighborhood Enterprise (CNE)	756-6201	Non-profit lender for low and moderate-income buyers. Counseling & down-payment assistance. Financial management classes for future buyers. Rehab loans for both home owners and rental properties. Neighborhood revitalization programs.

Consumer Credit Counseling Service	490-5620	Helps people out of debt through budget analysis and debt management.
Credit Bureau International (CBI)	855-8300	Mails credit report for about \$10. Fair Credit Reporting Act governs actions.
Housing Info Line	267-5223	Confidential phone info on getting ready to see the lender; low-income loans in TN and GA.
Inner City Development Corporation	267-5405	MLK area affordable rentals and home purchase loans.
Tennessee Housing Development Agency	(615)741-4968 Nashville	Low-interest loans & down payment help for first-time buyers.
28th Legislative District Affordable Housing Program	266-5781	
Rural Economic Community Development (Farmer's Home)	TN 756-2239 GA 706-638-2189	

GEORGIA

NAME	PHONE	PURPOSE
Department of Consumer Affairs	1-800-359-4663 inside GA. (1-404-679-4840 outside GA.)	State home buying program with down-payment assistance.
Legal Services of Georgia (Landlord/Tenant Hotline)	1-800-369-4706 inside Georgia (1-404-206-5175 outside GA).	Legal advice and free handbook of tenant/landlord rights.

HOMELESSNESS (also see Financial Help section)

NAME	PHONE	PURPOSE
Children's Home	698-2456	Temp.shelter for kids & 24 hr. daycare.
Community Kitchen	756-4222	Job training, food, GED class.
Human Services (City)	757-5541	Relocation assistance; shelters, etc.
Homeless Health Care Center	265-5708	Medical & social services.

Shelters--call City Human Services

757-5541 for list

Chattanooga Housing Authority

752-4893 For public and assisted housing in rural counties, call Housing Info Line.

Georgia Public Housing

(Call Housing Info Line 267-5223).

INFORMATION AND REFERRAL

NAME

PHONE

PURPOSE

First Call For Help

265-8000

United Way agency with centralized info on services in 10-county area. Helps with utility needs.

Housing Info Line

267-5223

Helps owners, renters and buyers

LEGAL

NAME

PHONE

PURPOSE

Better Business Bureau

266-6144

Mediation and arbitration of landlord/tenant disputes. Helps find solutions and save costs.

Division of Consumer Affairs, State of TN

1-800-342-8385

Enforces consumer protection laws; investigates rental complaints and rent-to-own schemes. Send written complaint to 500 Robertson Pkwy. Nash. TN 37243.

General Sessions Court

209-7630

(Courts Bldg, corner of Market and 6th St.) Issues detainer warrants; hears claims under \$10,000 in disputes over contracts, accounts, rents, damages, and notes.

Landlord/Tenant Act

Main downtown library (757-5301) can provide copy at 10 cents per page. Local History Dept. Ask for ***Tn. Code annotated*** section 66-28-101.

Lawyer's Referral Service

266-5950

Half-hour consultation with landlord/tenant attorney of your choice for \$20 (TN or GA).

Legal Services of Southeast Tennessee

756-4013

Free representation for the very poor, including landlord abuse, illegal eviction, failure to return deposits, etc.

Rentwise! handbook for tenants and landlords.

City Office of Neighborhood Services **757-5277. Sorry no mailings.** Pick up on third floor, across from City Hall, 100 East 11th street.

Tennessee Trial Lawyer's Association

1-888-329-3999

Twenty minutes free on phone.
Ask for landlord/tenant attorney.

RENTAL REHABILITATION

NAME	PHONE	PURPOSE
Chattanooga Neighborhood Enterprise	756-6201	offers owners of rental property 2% loans to remodel. Up to \$14,000 per unit.

UTILITIES

NAME	PHONE
Chattanooga Gas Company	1-800-427-5463
Electric Power Board of Chattanooga	756-2706
Tennessee American Water Company	755-7650